

**REMARKS**

Claims 1 – 30 were presented for examination. In the Office Action mailed on April 14, 2004, the Examiner rejected:

Claims 1, 2, 27, and 29 under 35 U.S.C. §102(a) as being anticipated by the “ATM Security Specification version 1.0” (hereinafter referred to as “ATM security reference”);

Claim 3 was rejected under 35 U.S.C. §103(a) as being unpatentable over the ATM security reference in view of Raith (U.S. Patent No. 5,546,464);

Claim 4 was rejected under 35 U.S.C. §103(a) as being unpatentable over the ATM security reference in view of Jansen (U.S. Patent No. 6,587,562);

Claims 8 and 9 were rejected under 35 U.S.C. §103(a) as being unpatentable over the ATM security reference in view of Bright (U.S. Patent No. 4,893,339);

Claim 14 was rejected under 35 U.S.C. §103(a) as being unpatentable over the ATM security reference in view of Finkelstein (U.S. Patent No. 5,060,265);

Claim 10 was rejected under 35 U.S.C. §103(a) as being unpatentable over the ATM security reference and Bright in further view of Jansen;

Claim 15 was rejected under 35 U.S.C. §103(a) as being unpatentable over the ATM security reference and Finkelstein in further view of Raith;

Claim 16 was rejected under 35 U.S.C. §103(a) as being unpatentable over the ATM security reference and Finkelstein in further view of Jansen;

Claims 20 and 21 were rejected under 35 U.S.C. §103(a) as being unpatentable over the ATM security reference and Finkelstein in further view of Bright;

Claim 22 was rejected under 35 U.S.C. §103(a) as being unpatentable over the ATM security reference, Finkelstein, and Bright in further view of Jansen; and

Claim 26 under 35 U.S.C. §103(a) as being unpatentable over the ATM security reference in view of Finkelstein.

The Applicant respectfully traverse the Examiner's rejections. However, in order to place this Application in condition for allowance, the Applicant has cancelled some claims and amended the remaining claims to incorporate the allowable subject matter of Claims 5 - 7, 11 -

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13, 17 – 19, 23 – 25, 28, and 30. The Applicant reserves the right to continue prosecuting the subject matter of the rejected claims in a continuation application to be filed at a later date.

The claim set has been amended in order to incorporate the allowable subject matter of Claims 5 - 7, 11 - 13, 17 – 19, 23 – 25, 28, and 30 into the pending claims and to eliminate redundancies.

Claim 5 has been amended to incorporate the subject matter of Claims 1 and 2. However, the subject matter of Claim 4 has been omitted because the Applicants believe that this subject matter is more appropriate as a dependency of Claim 5. (See Claim 10.)

Rejected Claim 8 has been amended to be dependent upon Claim 5, hence, rejected Claim 8 should now be allowable.

Rejected Claim 9 has been amended to depend on allowable Claim 8, and should now be allowable.

Rejected Claim 10 has been amended to depend on allowable Claim 8, and should now be allowable.

Allowable Claim 11 has been cancelled as being redundant in light of allowable Claim 5.

Allowable Claim 12 has been amended to depend on Claim 5.

Allowable Claim 13 has been amended to depend on Claim 5.

Rejected Claim 14 has been amended to be dependent upon Claim 5, hence, rejected Claim 14 should now be allowable.

Rejected Claim 15 has been amended to claim a stutter number and is dependent on Claim 14, which depends on Claim 5. Hence, Claim 15 should now be allowable.

Rejected Claim 16 is dependent on Claim 14, which depends on Claim 5. Hence Claim 16 should now allowable. Claim 16 has been amended to delete the unnecessary wordage "the step of".

Allowable Claims 17 - 19 have been cancelled as being redundant in light of allowable Claims 5 - 7.

Claims 20 – 25 have been cancelled as being redundant in light of Claims 5 – 10.

Claims 26, 27 and 29 have been cancelled without prejudice.

Allowable Claims 28 and 30 have been amended to incorporate the subject matter of Claim 27 and 29, respectively.

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REQUEST FOR ALLOWANCE

In view of the foregoing, Applicant submits that all pending claims in the Application are patentable. Accordingly, reconsideration and allowance of this Application is earnestly solicited. Should any issues remain unresolved, the Examiner is encouraged to telephone the undersigned at the number provided below.

Dated: September 14, 2004

By:

Respectfully submitted,

  
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